IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of ALEXANDER, et al. : Confirmation No.: 5454

Commination No.: 545

Application No.: 10/002,948 : Group Art Unit: 3691

Application Filed: October 18, 2001 : Examiner I Jung LIU

For: METHOD AND SYSTEM FOR LEASING MOTOR VEHICLES TO CREDIT

CHALLENGED CONSUMERS

RESPONSE AND AMENDMENT UNDER 37 CFR §1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

Please consider the following Response for the above-referenced Application. This response is filed in response to the non-final Office Action dated November 8, 2007.

INTRODUCTORY COMMENTS

Amendments to the claims can be found on page 2.

There are no amendments to the specification or drawings.

Remarks begin on page 8.